

Information to identify the case:

Debtor 1	Roxanne Lynne Herceg	Social Security number or ITIN xxx-xx-2446
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	EIN _____
Case number:	17-21194-TPA	Date case filed in chapter 13 3/28/17
		Date case converted to chapter 7 7/19/19

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Roxanne Lynne Herceg	
2. All other names used in the last 8 years		
3. Address	5465 Spruce Street Bethel Park, PA 15102	
4. Debtor's attorney	Catherine T. Martin Neighborhood Legal Services Assoc. 928 Penn Avenue Pittsburgh, PA 15222	Contact phone 412-586-6118 Email: martinc@nlsa.us
5. Bankruptcy trustee	Robert Shearer 5703 Brewster Lane Erie, PA 16505	Contact phone 814 504 2613 Email: information@robertshearer.com

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 7/19/19
7. Meeting of creditors	September 9, 2019 at 12:00 PM	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8.	Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 9/27/19 Deadline for governmental units to file a proof of claim: Filing deadline: 9/25/17	Filing deadline: 11/8/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Roxanne Lynne Herceg
 Debtor

Case No. 17-21194-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 309BPage 1 of 2
Total Noticed: 40

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Roxanne Lynne Herceg, 5465 Spruce Street, Bethel Park, PA 15102-2607
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6107
 aty +Luke A. Sizemore, Reed Smith, LLP, 225 Fifth Avenue, Pittsburgh, PA 15222-2716
 aty Ryan M. Tosi, K&L Gates, State Street Financial Center, One Lincoln Street,
 Boston, MA 02111-2950
 cr +Municipality of Bethel Park, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Frick Building, Pittsburgh, PA 15219-6101
 14390212 +Bethel Park Borough-Sewage, c/o Jordan Tax, 102 Rahway Road,
 McMurray, Pennsylvania 15317-3349
 14390213 +Citizens Bank, 525 William Penn Place, Pittsburgh, Pennsylvania 15219-1727
 14390217 +Fingerhut Direct Marketing, c/o Jefferson Capital System, 15 Mcleland Road,
 Saint Cloud, Minnesota 56303
 14390219 +Grass Master Landscaping, 615 Ann St., Monongahela, Pennsylvania 15063-2114
 14738360 +JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14738361 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14390220 +JPMorgan Chase Bank, National Association, c/o 3415 Vision Drive, Columbus, Ohio 43219-6009
 14390221 +KML Law Group, P.C., Mellpn Independence Center- Suite 5000, 701 Market Street,
 Philadelphia, Pennsylvania 19106-1538
 14521160 +Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14390223 +Progressive Insurance, c/o Caine & Weiner, 15025 Oxnard Street- Suite 100,
 Van Nuys, California 91411-2640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: martinc@nlsa.us Jul 20 2019 02:44:47 Catherine T. Martin,
 Neighborhood Legal Services Assoc., 928 Penn Avenue, Pittsburgh, PA 15222
 aty +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 20 2019 02:46:36
 Norma Hildenbrand, on Behalf of the United States, Office of the United States Trustee,
 Suite 970 Liberty Center, 1001 Liberty Avenue, Pittsburgh, PA 15222-3714
 tr +EDI: QRSHEARER.COM Jul 20 2019 06:33:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2019 02:46:28 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 20 2019 02:46:36
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14390214 EDI: COMCASTCBLCENT Jul 20 2019 06:33:00 Comcast-Xfinity, PO BOX 3001,
 Southeastern, Pennsylvania 19398-3001
 14390216 +EDI: PRA.COM Jul 20 2019 06:33:00 Comenity Bank, c/o Portfolio Recovery,
 120 Corporate Blvd, Norfolk, Virginia 23502-4952
 14390215 +EDI: MID8.COM Jul 20 2019 06:33:00 Comenity bank, c/o Midland Funding, LLC,
 2365 Northside Driv, Suite 300, San Diego, California 92108-2709
 14390218 +EDI: AMINFOFP.COM Jul 20 2019 06:33:00 First Premier Bank, 3820 N. Louise Ave,
 Sioux Falls, South Dakota 57107-0145
 14419242 +EDI: CBS7AVE Jul 20 2019 06:33:00 Ginny's, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14659164 EDI: JEFFERSONCAP.COM Jul 20 2019 06:33:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 14420076 +EDI: CBSMASON Jul 20 2019 06:33:00 K. Jordan, c/o Creditor Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14661722 EDI: RESURGENT.COM Jul 20 2019 06:33:00 LVNV Funding, LLC its successors and assigns as,
 assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14655242 +EDI: MID8.COM Jul 20 2019 06:33:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 14664261 EDI: PRA.COM Jul 20 2019 06:33:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14390222 +E-mail/Text: csc.bankruptcy@amwater.com Jul 20 2019 02:47:07 Pennsylvania American Water,
 PO Box 578, Alton, IL 62002-0578
 14660115 +EDI: JEFFERSONCAP.COM Jul 20 2019 06:33:00 Premier Bankcard, Llc,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 14390224 +EDI: CBS7AVE Jul 20 2019 06:33:00 Seventh Avenue, 1515 S 21st Street,
 Clinton, Iowa 52732-6676
 14420228 +EDI: CBS7AVE Jul 20 2019 06:33:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 14420227 +EDI: CBSMASON Jul 20 2019 06:33:00 Stoneberry, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849

District/off: 0315-2

User: culy
Form ID: 309B

Page 2 of 2
Total Noticed: 40

Date Rcvd: Jul 19, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14634055 +EDI: AIS.COM Jul 20 2019 06:33:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14390225 +EDI: VERIZONCOMB.COM Jul 20 2019 06:33:00 Verizon Pennsylvania Inc, 500 Technology Drive,
Weldon Spring, Missouri 63304-2225
14390226 +EDI: BLUESTEM Jul 20 2019 06:33:00 WebBank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, Minnesota 56303-0820
14650236 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 20 2019 02:46:40 West Penn Power,
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Catherine T. Martin on behalf of Debtor Roxanne Lynne Herceg martinc@nlsa.us
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com,
cnoroski@grblaw.com
Luke A. Sizemore on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
lsizemore@reedsmith.com, slucas@reedsmith.com;bankruptcy-2628@ecf.pacerpro.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com
Ronda J. Winneccour cmecf@chapter13trusteedpa.com

TOTAL: 8